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REPORT STORM FRAUD

NC DEPARTMENT
of **INSURANCE**
MIKE CAUSEY, COMMISSIONER

After a severe weather event or natural disaster, those affected are focused on getting their lives back to normal by rebuilding their homes or restoring damaged property. Here are some helpful tips to avoid fraudulent schemes:

- ✓ Contact your insurance company first; never let a contractor or anyone discourage you from doing this.
- ✓ Try to get written bids or estimates from at least three different contractors.
- ✓ Certain contractors chase storms to prey on homeowners. Before working with any contractor, check with the Better Business Bureau and check their references.
- ✓ For repairs that cost more than \$10,000, ask the contractor for a copy of their Contractor license.
- ✓ Use caution when dealing with contractors who have out of state license plates.
- ✓ Write down the salesperson's driver's license number and their vehicle's license plate number.
- ✓ Never sign a contract with blanks; unacceptable terms can be added later.
- ✓ Never pay a contractor in full or sign a completion certificate until the work is finished and you are completely satisfied with the repairs.
- ✓ Never let a contractor interpret the insurance policy language.